

The Sydney Morning Herald.

SYDNEY, THURSDAY, MAY 16, 1889.

14 PAGES.

PRICE 2d.

NO. 15,958.

Births.

CAPEL.—May 11, at Galatea Gardens, Narrabeen, the wife of Robert Capel, a son.
CORY.—May 12, at Glenmore, Lake Burhurst, the wife of Graham Cory, of a son.
JEFFREY.—May 2, at Young, the wife of H. J. Jeffreys, of a son.
MILDRED.—May 4, at Gordon, Dulwich Hill, the wife of Thomas Mildred, of a son.
RUTH.—May 6, at her residence, Arundel, Port Macquarie, the wife of a son, a daughter.
SCOTT.—May 6, at Darlochuk, Aberglen, the wife of J. W. Scott, of Muliherne, Wollongong, of a son.
SPARSHOTT.—April 11, at her residence, Granville-plains, New South Wales, England, the wife of Charles G. Sparshott, of a daughter.
THOMAS.—May 3, at her residence, Glen Innes, the wife of Mr. F. J. Thomas, of a son.

Marriages.

GARRETT.—WEDDING.—May 4, at St. John's Church, Paddington, the Rev. Mr. Peacock, William Fry Garrett, fifth son of the Rev. John Garrett, D.D., of Manchester, England, and Miss Alice Walker, daughter of Mr. and Mrs. Walker, of Manchester.

MAHER—KEEAN.—April 30, at the Church of the Sacred Heart, St. Ives, the Rev. W. H. Quigley, Canon Maher, M.A., of a son, to Alicia Margarette, second daughter of the late James Keenan, C.E.

Deaths.

BAGOT.—March 20, 1889, at Western-super-Mare, Major-General Bagot, late commanding 9th Regiment, aged 81 years.
DONALDSON.—At his residence, No. 6, Wellington-street, Waterloo, Mr. George William Donaldson, in the 70th year of his age.

FAZER.—March 25, at San Remo, Italy, Grace Elizabeth, youngest daughter of the late Hon. John Fazier, of 49, Grosvenor-road, Liverpool.

MAHER—KEEAN.—April 30, at the Church of the Sacred Heart, St. Ives, the Rev. W. H. Quigley, Canon Maher, M.A., of a son, to Alicia Margarette, second daughter of the late James Keenan, C.E.

WEEKLY COMMUNICATION TO ALL NEW ZEALAND PORTS.

FROM SYDNEY: ROTOMAHANA, 177 tons, TO-MORROW, Friday, May 18, via Lyttleton, Port Chalmers, Bluff, and Melbourne, 1900 tons, TUESDAY, May 21, 4 p.m., for Wellington, Lyttleton, and Dunedin, transhipping to Port Chalmers.

MANAPOUR, 1773 tons, THURSDAY, May 23, via Auckland.

PHILLIPS.—May 11, at his residence, Ripon, House, 22, Paddington, London, Mr. Alfred Phillips, the beloved husband of Florence Phillips, aged 47 years. Home papers please copy.

In Memoriam.

HEALY.—In affectionate memory of my dear husband, Michael Healy, who departed this life on May 1, 1888, his remains were interred in the cemetery, Berry Hill, N. S. W. Inserted by his wife and children.

LOANEY.—In loving remembrance of my dear son, Charles Edward Loane, who died on May 1, 1888, aged 10 years. His remains were interred in the cemetery, N. S. W., inserted by his loving father John Loane.

LOANEY.—In loving remembrance of our dear father, Charles Edward Loane, who died on May 1, 1888, aged 10 years. His remains were interred in the cemetery, N. S. W., inserted by his loving children, May and Charles.

SUTTON.—In fond and loving remembrance of our dear mother, Jennifer Sutton, who died May 14, 1888, aged 36 years. Inserted, but not forgotten.

SHIPING.

ORIENT LINE OF ROYAL MAIL STEAMERS.

The following Royal Mail Steamers belonging to the ORIENT and PACIFIC COMPANIES will leave Sydney at 11 a.m. on the undermentioned days for PLATEAU and LONDON, via the Suez Canal, calling at Naples and Gibraltar, and the Suez Canal, calling at Naples and Gibraltar:—

“JUNIANTIA”—852 tons. A. Hiller ... May 18
“GORDON”—819 tons. G. N. Coulam ... June 15
“GIRASOLE”—819 tons. G. F. Dixon ... June 20
“LIGURIA”—819 tons. G. F. Dixon ... June 20

And forthcoming thereafter.

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EXCURSION RETURN TICKETS AT REDUCED RATES.

REDUCTION OF THIRTY-LINE AND INTERCITY FARES FROM LONDON.—Facilities are now offered for arranging our friends and relatives to travel with us on the various reduced rates, cleaner providing bedding:—

Open berths ... 17 shillings each adult
Double cabin ... 20 pounds each adult
Two-bunk cabin ... 22 pounds each adult.

R.M.S. GROYA.—Consignees are requested to PASS ENTRIES at once for Company's wharf, Circular Quay, the date with which the cabin is booked on the wharf. All goods pending discharge will be landed and stored at the consignee's risk and delivery orders obtained from the undermentioned goods will be delivered.

MANAGERS: F. GREEN and CO. and ANDERSON, ANGLO-INDIAN, Fenchurch-avenue, London, E.C. Full particulars on application.

U. S. TULL, General Manager in Australia.

DIRECT SERVICE TO ENGLAND. PENINSULAR AND ORIENTAL STEAM NAVIGATION COMPANY.

The Company's Royal Mail Steamers (under contract with the Imperial Post Office) will leave Sydney at 11 a.m. on the undermentioned days for PLATEAU and LONDON, via the Suez Canal, calling at Naples and Gibraltar, and the Suez Canal, calling at Naples and Gibraltar:—

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MELBOURNE IN 1889.

(FROM A CORRESPONDENT.)

No. 11.

Melbourne is a city of wide streets and narrow lanes. Visitors admire the former, and usually ignore the latter, and yet these lanes, or, as they are called, Little Collins or Little Bourke streets, do, play an important part in city matters. Here are to be found admirable examples of brick alcoves, little warehouses, ground floor and first floor shops, a Chinese Joss-house, and haunts of the immoral and criminal classes, all curiously mingled together. Lawyers, physicians, merchants and courtesans, pawnbrokers and Chancery clerks—nothing more or less in the little streets of Melbourne. Melbourne.

People who only take a passing observation superficially, are apt to imagine that Melbourne is as a city remarkable for its thoroughfares; but as the result of careful examination, I assert that in proportion to building area, Melbourne has less roadway than Sydney. Roughly speaking, the streets of the latter are all a chain (600) wide, while those of the former are of two classes, viz. a chain and a half, and half a chain wide, so that, for example, Collin-street, and Little Collins-street, unitedly possess a width equal to George and Pitt streets combined. But then the distances between the parades are very much greater in the capital of Victoria than in that of New South Wales, and this necessarily reduces the extent of roadway materially. But the wider streets of Melbourne, in terms of width, are still relatively unsatisfactory and fruitful in the production of accidents and profanity. As some sort of guide to persons who do not readily apprehend space by figures, it may be said that George-street from Park-street to the Redfern station, is about the same width as the "crack" streets of Marvellous Melbourne, which are very inferior affairs, of the way, to the grand main thoroughfares of Adelaide, and but little wider than Queen-street, Briton-street, about which no undue fuss is attempted. The streets of the Melbourne suburbs are remarkable for little except foul drains and a dirt unmixed mud, and to which the "Slough of Despond" was not a circumstance. There are times when the mud in question changes to dust, and with the aid of the first snow, drives, which frequently gather around, throughout Marvellous Melbourne, the said dust plays the same mischief with shopkeepers,ools, domestic furniture, and personal clothing, to say nothing of the service it renders to a large and thriving body of ecclesiasts, to whom the dust is as good as a permanent squalor. There was a time when the suburbs of the great sun-horn capital were charming retreats from the toils of the city, but their rapid extension has outstripped comfort, cleanliness, and substantial architecture, and the vast mushroom crop of timber structures that has sprung up around Melbourne is an unpleasant feature, while the supreme ignorance or recklessness evinced in crowding frail dwellings upon swampy ground is truly deplorable, and gives promise of pestilence and cutaneous leprosy.

Tree planting has been attempted in some streets, and the Plane trees at the east end of Collins-street, are a success, but here commerce and nature are at variance. The trees are taking too much of the roadway as was occupied by the rails, and in the case of portions of a few streets wood blocking has been recently introduced, though only a very small portion has been laid from kerb to kerb. It is now, therefore, quite easy to cross even Bourke-street near the Post-office on a wet day in mud—indeed an impossible achievement a few years ago. Indeed, I have quite well in 1888, paying a "bush fare" to the hotel-keepers, who had to clean up the mud, and the mud was too much of a trouble for Melbourne to the extent that it was decided to lay the bottom and sides of the over seven sheet roads, which the Mayor would order its immediate demolition. And then the furniture inside! Two or three rickety tables, a few over with dirty scraps of blotting-paper, are provided for the use of the telegraphing public, and as you sit on an equally rickety chair, peering over your dispatches, you have the pleasant knowledge that your neighbour at the table can freely overlook all you write. Certainly you possess the same privilege in respect of their masses, as should their telegrapher, pools, and personal clothing, to say nothing of the service it renders to a large and thriving body of ecclesiasts, to whom the dust is as good as a permanent squalor. There was a time when the suburbs of the great sun-horn capital were charming retreats from the toils of the city, but their rapid extension has outstripped comfort, cleanliness, and substantial architecture, and the vast mushroom crop of timber structures that has sprung up around Melbourne is an unpleasant feature, while the supreme ignorance or recklessness evinced in crowding frail dwellings upon swampy ground is truly deplorable, and gives promise of pestilence and cutaneous leprosy.

Mr. RYAN moved, and Mr. J. W. DOWDENS seconded, "That the opinions of delegates present should be taken as to what classes of manufacture and production in their respective districts should be protected by an import-duty, and that a committee be appointed to consider the same." The motion was carried.

Mr. RYAN urged that when the principle of protection was affirmed in New South Wales it would be time to consider a tariff. A motion was carried to postpone the same into the next session, and the resolution of thanks to the chairman was moved, and the resolution was carried.

Mr. RYAN moved, and Mr. J. W. DOWDENS seconded, "That the conference disapproves of any foreign-owned establishment on any pretext whatever."

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CAVEAT EMPOR.

SPORTING INTELLIGENCE.

The above expression has been usually applied in the way of a warning to persons of a confounding turn of mind who purchase horses on doubtful guarantees; but just at present it has a more than ordinary significance in relation to dealings with book-agents. We have heard a good deal about the unscrupulous conduct of the literary agency in America—an institution by far more which so far we know but little of, practically, in Australia. Whether he "drummed himself out" in America, or he came to the conclusion that his "second cousin" were an innocent ruse, who could be easily beguiled by wily ways which had become stale in his native country, or whether he considered that he had a wider field for the exercise of his talents, matters little; but at present we have got him, and it is necessary to caution the public that the "gate" is there. It is to be feared that the warning in some cases comes rather late in the day, and that divers unsuspecting persons are now lamenting the consequences of their stupidity. A couple of volumes, weighing some 12 lbs. apiece, were sent before us, for which the author who makes us a present of them, who has had to pay £50 for them, considers that he has had very poor value.

The two ponderous volumes to which this notice refers we have no desire to individualise; but they proposed, according to the preface, on the faith of which our informant ordered them, to be a history of the colony. To a certain extent they fulfil conditions, in so far as they contain a synopsis of the work of other people who have already written their lives, more elaborate and more concise, as the case might be. The author of these remarkable volumes admits that he compiled his material from other sources, and that he is not individually to be blamed; but he will be pleased to know that he had to recruit his financial and harmonic conflict, statements by the simple expedient of pasting the records side by side and using his own discretion as to which he should accept. Personally, therefore, he is not answerable for a single statement in the whole book, as far as the chronicle of fact is concerned, and he might be fairly left to excuse himself from the charge of inaccuracy by quoting other authors, if he had not taken upon himself to make comments, which however valuable they may be in his own eyes, are rather dear at the price of £50.00. Here, for instance, is one of them, which speaks for itself; but which did not appear in type with him on his canvassing tour:

"There is one feature in the city of Sydney that is said to be English, and it is a blot upon its beauty—that is, its tendency to fain in all its fine residence with high walls. The pedestal, in passing through the city, has had to pass through a region said to be a palatial residence surrounded by a beautiful garden, but great walls of stone, brick, or baton boards, sometimes to the height of 8 or 10', rise up to about the eaves, and it is a fact that the houses hold their gables, God, angels, and the prostrate. The spirit of exclusiveness, and its universal tendency to meanness, must impart a delectious influence to that portion called society. The world itself is not so much to be blamed for this as the people. Like the premonitory (sic) chills of typhoid, it reminds us of the great importance of purifying the atmosphere, and changing the sanitary conditions. The custom of hedge-sitting, which has been the bane of these months of residents of Central Cumberland, seemed to have been discontinued, however, for the last month, when Warrington and First Gem divided the honour. Warrington and Paress were most prominent during the race, and the former had no difficulty in leading the field, but he exchanged any chance he may have had by hanging on to the tail of the race, and his team, who was strongly supported by his party, won by a length from Phoebe. Nine carried silk in the Moore Park Handicap, and Katie was in great demand, but the former, who was one of the best appointed racecourses out of the metropolis. A beautiful grandstand and other improvements have been erected at a cost of over £7000. The sport, happily, was not marred by any trifling fall in the Hurdle race nothing serious happened all day. The following are the results:

OPPONENT HANICAP, 40 yards.—7 furlongs.
Mr. G. Holt's Whistle, 7th. (B. Simmonds) ... 1
Mr. G. Holt's Whistle, 7th. (B. Simmonds) ... 2
Mr. G. Holt's Whistle, 7th. (B. Simmonds) ... 3

Mr. E. Jordan's (sic) in Ruby, 4 years (Jordan) ... 1

Other starters: Paddy, Captain, Young Australia, Nellie, Harold, Patchen, Boile, and ch 2 by Childs.

Betting: 4 to 1 on Tom.

Phoebe led for the first furlong, where the favourites to come in front, and never afterwards leaving the result in doubt, won by 20 lengths from Ruby, while the others were distanced. Time, 3 minutes 20 seconds.

HANDICAP HURDLE RACE, 40 yards.—About 2 miles.

Mr. C. P. Fothergill's (sic) in Ruby, 10 years (Fothergill) ... 1

Other starters: Kilkenny, 10th. (B. May) ... 2

Other starters: Killarney, 10th. (B. May) ... 3

Other starters: Clare, 10th. (B. May) ... 4

Betting: 6 to 4 on Erin's Isle 6 to 4 on Drummer, 5 to 1 v. Killarney and Clare.

Erin's Isle led for the first start, and the lead over the hurdles opposite the stand by 15 lengths. At the second hurdle Clare had the lead, with Killarney second, Drummer third, Erin's Isle fourth, and the order was maintained to the finish. Killarney ran off. Clare had been run off at the first, and the leading of one of the officials, who rang the bell calling them back after the horses had covered more than a furlong. When fairly going, Silver Cloud went to the front, and without any opposition, and the others were distanced. Time, 1 minute 23 seconds.

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odour with capitalists. Otherwise, it may be that no financial skill can save the next generation from loss. But from such a contingency in the case of future loans the colony would do well to protect itself by taking a little latitude in the time for payment. If Mr. McMillan thinks that our credit is likely to improve, as Mr. Goschen looks and provides for improvement in the credit of the British Government, he may fairly enough fix a comparatively early date for repayment of the next loan, taking authority to extend, for twenty or thirty years, the time of redemption. The loan of Tasmania is practically a loan for thirty and a half years, with the right of extension for twenty years. There is nothing to show that less was given for it because of the new conditions. No less than £21,000,000 was offered for £1,000,000 asked, and the loan was floated at an average of £97 15s. net, despite the opposition of the Railway Company. It may seem a small matter now to take such a precaution, but in the end scores of thousands sterling may be saved by it.

A cablegram published yesterday informed us that the apparent intention of Germany is to punish Mataafa. If this is the case, and all evidence points that way, the Berlin Conference will prove fruitless. Punishing Mataafa means a conflict of a fierce and sanguinary kind. Mataafa is "armed and well prepared," he has between five and six thousand warriors, the flower of the Samoan race; he is well entrenched, has five miles of forts, and he knows his strength. To punish him, then, will require a small army—more, in fact, than four German vessels of war can furnish. It is thoroughly well known that after the fight at Vailei the Germans would have subdued Mataafa if they had had enough men on the Olga, the Eber, and the Adler. They had not enough men; then came intervention on the part of the United States, and the purpose was stayed. It has been stated over and over by German officers at Apia, and by Dr. Knappe the Consul, that Germany would punish "the rebel Mataafa" for "the murder" of the Germans at Vailei. If Germany now or in the future proceeds against Mataafa it will be an iniquitous deed. The fight at Vailei had been pronounced a mistake by Bismarck, it is pronounced by all who know the circumstance as the result of an attempt to outflank Mataafa, and German officers acknowledged this much to our Special Commissioners. The United States has protested against not only German martial law, but it is prepared to protest against any attack upon Mataafa. Mataafa cannot be counted as a rebel. He is King by the choice of the people. The statement made in our columns the other day by a German from Apia that Tamanave has three or four thousand men with him is a romance. Were that the case it is indubitable that he would have marched on Mataafa long before this, and with the help of the Germans to attempt his destruction. It is folly to hold a conference to settle this vexed question unless the idea is given up once for all that Mataafa either deserves punishment or must receive it. England's attitude in the matter is of the complainant form that would be expected of her, considering how all along she has offered little protest against Germany's highhanded and unjust policy in Samoa.

The Legislative Council had very little business on the paper yesterday to transact. The only Government order on the paper was the consideration of a committee of the Land, Crop, and Stock Returns Bill, but scarcely any progress was made, and about 20 minutes to 6 o'clock the House was adjourned.

The Legislative Assembly yesterday quickly dealt with the 11 questions on the business paper, after which there came a number of questions without notice, few of which were of sufficient importance to warrant their being brought forward in this way. Sir Henry Parkes, in reply to Mr. McIvor, said with regard to the Chinese question, it was the duty of the Government to communicate with the Government of all the other Australian colonies. Whatever was done must be done in concert. He would put himself in communication with the other Governments almost immediately. When ready to be unseated, Mr. Gould said he had to go to Sydney to Bourke. Mr. Gould stated that the question of the men committed for drunkenness within the precincts of a court was under consideration. Mr. Lakenan again inquired whether the Government intended to bring in the Payment of Members Bill. Sir Henry Parkes repeated the answer he had given to the hon. member a few days ago. The Government must be permitted to bring in its business in what order it pleased. He would not lose any unnecessary time if the hon. member was "close-shut."

There were several motions on the business paper of the Legislative Assembly yesterday which might have been taken forward, but the only motion to which no objection was taken was the Church of England Property Bill. This was read the third time, and the bill was sent to the Council. Before the orders of the day were called on, of which the second reading of the Land Bill was the first, Mr. Chantler rose to move the adjournment of the House in order to call attention to the conduct of Mr. Justice Windeyer, particularly in regard to some remarks made by his Honor in reference to some juriesmen at Deniliquin, and his committing certain witnesses to long sentences of imprisonment for being drunk in court. Mr. Gould denied the point of order, and said the discussion was in the hands of Mr. Barbour, Mr. O'Sullivan, and Mr. Garvan. He said he would move for a Select Committee to inquire into the whole of these charges. The motion for the adjournment was negatived.

At about three minutes past 8 o'clock yesterday evening, Mr. Brunner, who was cheered from both sides, rose in the Legislative Assembly to move the second reading of the Land Bill. He pointed out that the future prosperity of the country depended very much upon how this question was treated. Their great object should be to settle upon the soil a body of pastoralists and agriculturists. He quoted figures to show how the meadows from the land had increased

since the Act of 1884, and in spite of all that had been said against that measure, he attempted to make to materially affect its main principles. The evils that had been complained of were more due to man than to the law itself. He compared the different position of the pastoralists of the present day with that of the pioneers of the early days of the colony, and sketched out the history of the great pastoral industry. In this bill he did not attempt to deal with the question in a very large and comprehensive way; his aim was rather to amend it and make it workable. As far as conditional purchases were concerned, it was provided that they should take possession immediately after application. An extended acre will be allowed to conditional purchasers up to 280 acres in the Eastern Division. Special areas also had been increased. Coming then to the question of pastoral leases in the Western district, he did not intend to alter the system of resumed areas, which had proved more successful than he anticipated when the Act of 1884 was passed. He found we had now 400 homestead leases. If these homestead leases continued to increase in the same rate—and with the aid of artesian water there was no reason why they should not—they would prove a valuable addition to the prosperity of the country. This division had returned to the country a net revenue of about £90,000 per annum. The present bill, he pointed out, gave to pastoral areas a found artesian water reserve of five acres for every pound of export.

Mr. Barbour was cheered when he stated in the Legislative Assembly yesterday that he thought the reserves in the Eastern division should be thrown open to settlement, and if he remained in office he would have them thrown open. The bill, it would be found, abolished the fixed minimum and the quinquennial increases; further, he would submit the rents to re-appraisement by local courts. He proposed to give compensation for durable water improvements. There were a few small matters in the bill which he considered they should deal with in committee, but they were principally verbal additions. Our pastoral lands were second to none in the world, and if we had the Land Act properly administered, we should perhaps live to see something like a "new Britannia" in another world.

The principles of the bill were so clear that he considered they need not have any very long discussion on the second reading. At nearly 20 minutes to 10 o'clock Mr. Brunner concluded his speech, amid cheers from all parts of the House. At the suggestion of Mr. Dibb, and on the motion of Mr. Lyne, the debate was adjourned until the following day.

After the postponement of the debate on the Land Bill in the Legislative Assembly yesterday, the House went on to clear of the other Government business on the paper. The Council's amendments on the North S. S. Drainage Works Bill were agreed to. The Public Works Act Amendment Bill, and the Sydney General Hospital Court Bill, were read the third time and forwarded to the Council. Mr. Bruce Smith moved the second reading of the Main Drainage Works Bill, another measure recommended by the Parliamentary Standing Committee on Public Works. After some discussion the second reading was agreed to, and the bill was taken through Committee of the Whole without amendment. The bill was reported to the House, and the report was adopted. Mr. Bruce Smith then moved the second reading of the Poter Hill Storage Reservoir Bill, which had been agreed to after some debate. The bill was taken through Committee of the Whole without amendment and the report was adopted. After the usual discussion on divers matters, on the motion that the House do now adjourn, the proceedings terminated at twenty minutes to 12.

Mr. Dillon will address a meeting on Saturday, 16th instant, at Newcastle. He proposes to visit Dronfield on about May 25. He is due to speak at Dronfield, June 1, and will probably be 10 days or a fortnight's rest in Queensland, when he will return to Sydney.

Mr. Trevor Jones, the engineer of the Water Supply and Sewerage Department, writes as follows:—In reference to some remarks in the Herald this morning, stating that the Board of Water Supply and Sewerage is carrying out some operations in Post Office street, I beg to say that the statement is made in error, as no work is being carried on there by the board.

Mr. Bruce Smith and the members of the Municipal Association of New South Wales were

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Public Companies.

THE AUSTRALIAN MERCANTILE LOAN AND GUARANTEE CO., Limited.

Incorporated under Companies Act, 1872.

Capital, £250,000.

Branch Office, Corner of Market and York streets, Sydney.

MELBOURNE OFFICES.—233, Collins-street East (next door to National Bank of Australia).

NEWCASTLE OFFICES.—Hunter-street.

Leases upon Mortgages granted from £50 upwards to any amount, repayable by monthly instalments extending from 1 to 7 years, at lowest current rates of interest.

For building or otherwise improving freehold land the Company offers special facilities.

Progress advances made upon buildings in course of erection, upon architect's certificate.

The Company also grants immediate advances upon Poods of Lamb, Butter, Eggs, Flour, Meat, Game, and Bread, Coffees, Tea, Mustard, Castile, and all classes of Mercantile Goods, and Money, Cash, and all classes of Merchandise or other approved securities, for fixed terms or repayable by instalments. Trade Bills discounted by the Company.

INTEREST ALLOWED ON DEPOSITS.—

3 months, 2 per cent.

6 months, 2 per cent.

12 months, 2 per cent.

2 years, 2 per cent.

3 years, 2 per cent.

and a bonus due to depositors of 12 months, renewal, 2 per cent.

and 6 months, 1 per cent.

Arrangements can be made to withdraw deposits at any time by order of the Directors.

H. RUSSELL MARSHALL, Manager.

THE SYDNEY MORTGAGE AND DISCOUNT BANK.

BEAUMONT-CHAMBERS, 30, KING-STREET.

AGENCIES IN LONDON AND THROUGHOUT AUSTRALIA.

The following are the rates of interest allowed for

FIXED DEPOSITS.—

3 years, 2 per cent.

12 months, 2 per cent.

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H. RUSSELL MARSHALL, Manager.

THE AUSTRALIAN JOINT STOCK BANK.

Incorporated by Act of Council, 1853.

Capital authorized £1,000,000.

Paid up Capital £250,000.

Reserve Funds £25,000.

Head Office—Sydney.

Directors:—

M. L. C. Chairman, Jas. Phillips, Esq.

G. A. Murray, Esq.

F. Newill, Griffiths, Esq.

Walter Friend, Esq.

Auditors:—

Robt. J. King, Esq., and John R. C. Miles, Esq.

Francis Adams, General Manager.

Gregory J. Blaxland, Accountant.

Burton Lodge, Esq., Chief Inspector, S. W.

Henry F. Abbott, Assistant Chief Officer for Queensland.

London Office:—No. 2, King William-street, E.C.

Bankers:—

National Provincial Bank of England, Limited.

Branches and Agencies in the leading towns in New South Wales and Queensland. Agents and Correspondents in all the Australian colonies and New Zealand, and in all the principal cities of Europe, America, and Australia, where circular letters and circular news are issued, negotiable by designated agents.

All correspondence is transacted.

Sydney, January 31, 1889.

MUTUAL LIFE ASSOCIATION OF AUSTRALIA.

PRINCIPAL OFFICES, GEORGE AND WYNDHAM STREETS, SYDNEY.

Chairman: The Hon. JOHN R. WATT, M.L.C.

OPINION OF THE ENGLISH PRESS:—

"INSURANCE AGENTS":—It is not often that a company names old and well-known practices as its chief merit, but the Mutual Life Association of Australia has done so in the most emphatic manner. The previous premiums presented some features which to sensible people should have been evident, but which were not clearly explained.

"INVESTMENT RECORD":—Already attained a position of pre-eminence. The conditions of the office are exceedingly good, and all the modern improvements have been adopted by it.

THE TWENTIETH YEAR

on the 20th June next, when the

DECLARATION OF ESTATE will be made.

At all participating points will be made.

For Tables of Rates, and the latest information on every point of interest, apply to any of the 300 Branches and Agencies, or to

J. C. REMINGTON, General Manager.

PACIFIC LIFE AND MARINE INSURANCE CO., LTD.

Head Office: No. 1, Bantock-street, Sydney.

DIRECTORS:—

R. P. POCKETT, Esq., J. F. BURNS, M.L.C., THOR. SAYWELL, Esq., JOHN F. P. WRIGHT, Esq.

London Agents: Messrs. Davit and Moore, 56, Fenchurch-street.

Fire and Marine Risks accepted at current rates.

Wool Insured from time of issue on sole of repayment on approved Freehold Properties.

SPECIAL ARRANGEMENTS FOR LARGE SUMS AND LONG PERIODS.

The whole of the Company's assets and monies are lent on unsecured or under security, and invested in Freehold Properties.

FOR SALE.

Some excellent property in various suburbs, cheap.

Also choice Buildings Allotments Redfern, Randwick, Darling Point, Rockdale, Waterloo, Kingsford, Paddington, Moore Park, Neutral Bay, and other suburbs.

Fire and Marine Risks accepted at current rates.

Wool Insured from time of issue on sole of repayment on approved Freehold Properties.

Any further information forwarded on application.

EDWIN J. C. BEVANT, General Manager.

COLONIAL FINANCE, MORTGAGE, INVESTMENT, and GUARANTEE CORPORATION, Limited.

Officers, 72, Pitt-street.

Capital: £100,000.

Subscribed: £200,000.

Directors:—

H. BRUCE SMITH, M.L.A. W.M. BRADYNTON, Esq.

J. R. CHUTTIN, Esq. DAVID WILSON, Esq.

J. C. CHALMERS, Esq.

Arrangements Syndicates, Plant Public Companies, buy and sell Properties, Negocios, Loans, Disburse, Bills, Advances, and Security, Bank Overdrafts, Payments of Mortgages and interest, Advances, Contribution to Creditors in Bankruptcy and Adversary, Particulars of Mortgages, Bills of Sale, Bills of Exchange, and Judge Deposits for Contractors, Invest Trust Funds, and under Lawyer's attorney, and generally transact all business of a Banking character.

INTEREST ALLOWED ON DEPOSITS.—

All—7 days notice, 2 per cent.

3 months, 2 per cent.

6 months, 2 per cent.

2 years, 2 per cent.

Special rates for large sums.

E. H. SOUPER, Manager.

THE NEW ORIENTAL BANK CORPORATION, Limited.

AUTHORISED CAPITAL £2,000,000.

SUBSCRIBED AND PAID UP £75,000.

HEAD OFFICE.—40, Thredbo-street, LONDON, W.

Interest allowed on Fixed Deposits according to arrangement.

Current Accounts opened, and the usual banking business transacted.

SYDNEY BRANCH.—150, Pitt-street.

JAMES STEELE, Manager.

THE AUSTRALIAN BANKING COMPANY, Limited.

PITT and MARKET STREETS, SYDNEY.

Incorporated by Act of Council.

CAPITAL: £500,000 in 100,000 SHARES of £5 EACH.

FRANCIS ARTHUR, M.L.A., Chairman of Board, Directors.

The Company's GROWTH is due to the public's interest in the GROWTH of the BANK'S BUSINESS in all its branches. The Directors have considered it prudent to increase the Paid-in Capital of the Bank by the issue of 500 new shares of £5 each, to be paid up to £10 each, and to give preference shareholders of per cent. a premium of £1 per £5 share to be placed on share issued to the public.

NOTE.—

The premium of £1 on any shares issued to the public will be payable on allotment.

The BANK transact all usual BANKING BUSINESS in every particular.

SPECIAL ADVANTAGES given to

various Classes of Depositors.

OVERDRAFTS granted against Deposit of DEEDS.

INTEREST ALLOWED ON DEPOT DEPOSITS:

At 2 Months, 3 per cent.

At 6 Months, 3 per cent.

At 12 Months, 3 per cent.

By order of the Board of Directors.

RODERICK McNAMARA, Manager.

N.R.—Form of application for shares to be obtained at the Bank.

GUARDIAN ASSURANCE COMPANY.

Head Office: 11, Lombard-street, London.

Established 1821.

Subscribed Capital £2,000,000.

Capital paid up £100,000.

Total paid up £100,000.

The underfounding having been appointed Agents for the above Company at Sydney, are prepared to issue Policies of Insurance and other Services.

GIBBS, BRIGHT, and CO., Pitt-street.

EATONVILLE line of railway, 3 miles from Milson's Point. Litho. plans ready. Charles and McIntyre.

FEDERAL BANK OF AUSTRALIA, Limited.

CAPITAL, TWO MILLIONS.

Subscribed Capital £1,000,000.

Paid-up Capital £100,000.

Reserve Fund and Undivided Profits £105,000.

DEPOSITS RECEIVED AND INTEREST AT CURRENT RATES FOR 12, 6, and 12 Months.

All usual Banking Business transacted.

BENNEKE MACDONALD, Manager.

THE AUSTRALIAN BANKING AND LAND PROPRIETARY.

(Philips and Company.)

HIGHEST RATES FOR FIXED DEPOSITS.

12 months, 2 per cent.

6 months, 2 per cent.

3 months, 2 per cent.

INTEREST ALLOWED ON DEPOSITS.—

3 months, 2 per cent.

6 months, 2 per cent.

12 months, 2 per cent.

and a bonus due to depositors of 12 months, renewal, 2 per cent.

and 6 months, 1 per cent.

Arrangements can be made to withdraw deposits at any time by order of the Directors.

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Walter Friend, Esq.

Auditors:—

